

# **Investor “Bill of Rights”**

- 1. Ask for and receive information from a firm about the work history and background of the person handling your account, as well as information about the firm itself.**
- 2. Receive complete information about the risks, obligations, and costs of any investment before investing.**
- 3. Receive recommendations consistent with your financial needs and investment objectives.**
- 4. Receive a copy of all completed account forms and agreements.**
- 5. Receive account statements that are accurate and understandable.**
- 6. Understand the terms and conditions of transactions you undertake.**
- 7. Access your funds in a timely manner and receive information about any restrictions or limitations on access.**
- 8. Discuss account problems with the branch manager or compliance department of the firm and receive prompt attention to and fair consideration of your concerns.**
- 9. Receive complete information about commissions, sales charges, maintenance or service charges, transaction or redemption fees, and penalties.**
- 10. Contact your state securities or provincial agency in order to verify the employment and disciplinary history of a securities salesperson and the salesperson’s firm; find out if the investment is permitted to be sold; or file a complaint.**

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**State Corporation Commission**

*Division of Securities*

PO BOX 1197

Richmond, Virginia 23218

800-552-7945 (in Virginia)

804-371-9051 (Richmond area)

804-371-9206 (TDD Phone)

[www.scc.virginia.gov/srf/](http://www.scc.virginia.gov/srf/)